



5-05-04

3624

Attorney Docket No.: 10017.00  
Express Mail Label No. EV 447 216 345 US

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Confirmation No.: 7197  
Margaret Sue Ellis Group Art Unit: 3624  
Appln. No.: 09/992,348 Examiner: Charles R. Kyle  
Filed: November 21, 2001  
For: CREDIT RISK MANAGING LOAN POOLS  
EV447216345US

## CERTIFICATE OF MAILING BY EXPRESS MAIL

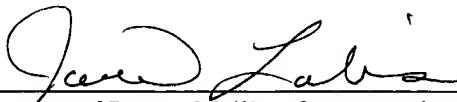
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The undersigned hereby certifies that the following documents:

1. Combined Power of Attorney by Assignee and Submission Under 37 C.F.R. §§ 3.71 and 3.73(b), and copy of the Assignment as recorded in the U.S. Patent and Trademark Office (4 pages);
2. Certificate of Mailing by Express Mail (1 page); and
3. Return Card,

relating to the above application, were deposited as "Express Mail" under 37 C.F.R. § 1.10, Mailing Label No. EV 447 216 345 US with the United States Postal Service, addressed to Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 3 day of May 2004.

  
\_\_\_\_\_  
Signature of Person Mailing Correspondence

  
\_\_\_\_\_  
Printed Name of Person Mailing Correspondence

DORSEY & WHITNEY LLP  
USPTO Customer No. 20686



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Margaret Sue Ellis

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For: CREDIT RISK MANAGING LOAN POOLS

Confirmation No.: 7197

Group Art Unit: 3624

Examiner: Charles R. Kyle

**COMBINED POWER OF ATTORNEY BY ASSIGNEE  
AND SUBMISSION UNDER 37 C.F.R. §§ 3.71 AND 3.73(b)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

As an officer of The Murrayhill Company ("assignee"), a Colorado corporation, I hereby certify that the undersigned is a representative authorized and empowered to sign on behalf of the assignee, and that to the best of assignee's knowledge and belief it is the assignee of the entire right, title and interest in and to the above-referenced patent application by virtue of either:

- A.  An assignment from the inventor(s) of the patent application identified above,  
 1. a copy of which is attached; or  
 2. which is recorded in the U.S. Patent and Trademark Office at Reel 012647, Frame 0510, a copy of which is attached.

OR

- B.  A chain of title from the inventor(s), of the patent application identified above, to the current assignee as shown below:

1. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the U.S. Patent and Trademark Office at Reel \_\_\_\_\_ Frame \_\_\_\_\_, a copy of which is attached.

2. From: \_\_\_\_\_ To: \_\_\_\_\_  
The document was recorded in the U.S. Patent and Trademark Office at  
Reel \_\_\_\_\_ Frame \_\_\_\_\_, a copy of which is attached.

Assignee hereby appoints on its behalf the following patent attorneys to prosecute the patent application identified above and to transact all business in the Patent Office connected therewith:

Dorsey & Whitney LLP  
USPTO Customer No. 20686

Pursuant to 37 C.F.R. § 3.71, the assignee hereby states that prosecution of the above-referenced patent application is to be conducted to the exclusion of the inventors.

Send all correspondence relating to this matter to:

Dorsey & Whitney LLP  
USPTO Customer No. 20686

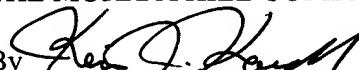
Direct all telephone calls to **Gregory P. Durbin** at (303) 629-3427.

The undersigned hereby declares that all statements made herein of his/her own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Title 18, United States Code, § 1001 and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signed this 23 day of April, 2004.

ASSIGNEE:

THE MURRAYHILL COMPANY

By   
Name: Kevin J. Kanouff  
Title: President and General Counsel  
Address: 1670 Broadway Street, Suite 3400  
Denver, Colorado 80202

## ASSIGNMENT

WHEREAS, I, Margaret Sue Ellis, whose post office address is 245 Grape Street, Denver, Colorado 80220, have made a certain new and useful invention relating to CREDIT RISK MANAGING LOAN POOLS, for which I have made application for Letters Patent of the United States, which application may be identified in the United States Patent Office as Application Serial No. 09/992,348 filed on November 21, 2001; and

WHEREAS, I now own the entire right, title and interest therein; and

WHEREAS, The Murrayhill Company, a Colorado corporation, whose post office address is 1670 Broadway Street, Suite 3400, Denver, Colorado 80202, is desirous of acquiring the entire interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal, or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, or any reissue or reexamination thereof, to be obtained therefor:

NOW THEREFORE, for good and valuable consideration to me in hand paid, the receipt and sufficiency of which are hereby acknowledged, I have sold, assigned, and set over and by these presents do hereby sell, assign and set over unto the said The Murrayhill Company, and said assignee's legal representatives, successors and assigns, the entire right, title and interest in and to said invention, said application or any continuation, continuation-in-part, divisional, renewal or substitute thereof, international and foreign and regional applications corresponding thereto, and the Letters Patent, both foreign and domestic, that may or shall issue thereon, or any reissue or reexamination thereof; and I do hereby authorize and request the Commissioner of Patents to issue said Letters Patent to the above-mentioned assignee, consistent with the terms of this Assignment.

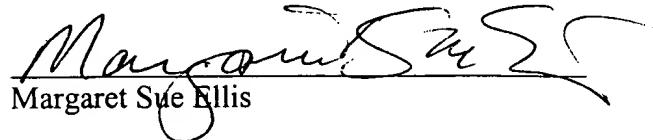
I HEREBY AUTHORIZE the above-mentioned assignee to insert in this Assignment the filing date and serial number of said application.

UPON SAID CONSIDERATION, I hereby covenant and agree with the said assignee that I will not execute any writing or do any act whatsoever conflicting with these presents, and that I will, at any time upon request, without further or additional consideration, but at the expense of the said assignee, execute such additional assignments and other writings and do such additional acts as said assignee may deem necessary or desirable to perfect the assignee's enjoyment of this grant, and render all necessary assistance in making application for and obtaining original, continuation, continuation-in-part, divisional, renewal, reissued or extended Letters Patent of the United States, or of any and all foreign countries, on said

invention, and in enforcing any rights or chooses in action accruing as a result of such applications or patents, by giving testimony in any proceedings or transactions involving such applications or patents, and by executing preliminary statements and other affidavits, it being understood that the foregoing covenant and agreement shall bind, and inure to the benefit of, the assigns and legal representatives of both parties.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal on the date indicated below.

Jan 30, 2002

  
Margaret Sue Ellis

STATE OF COLORADO )  
COUNTY OF Denver ) ss.  
                        )

On this 30<sup>th</sup> day of January, 2002, before me a notary public in and for said county, appeared Margaret Sue Ellis who is personally known to me to be the same person whose name is subscribed to the foregoing instrument, and acknowledged that she signed, sealed and delivered the same instrument as a free and voluntary act for the uses and purposes therein set forth.

(S E A L)

  
Adriana Vezel  
Notary Public

My commission expires: 01-17-2004.